

AMENDMENTS TO CLAIMS:

This listing of claims will replace all prior versions and listings of claims in this application:

Claims 1-31 cancelled.

32. (New) A secure endorsed transaction system, comprising:

an encoder that generates a unique code from input data comprising transaction data, a human identifier that uniquely identifies a human being, and a second key of an asymmetrical key pair that includes the second key and a corresponding first key;

a digital signature processor that generates a digital signature by encrypting the unique code using the first key;

a formatter that formats a secure endorsed transaction using the digital signature and the input data; and

a verifier that verifies integrity of the secure endorsed transaction by, as a function of the secure endorsed transaction, comparing a stored unique code derived by decrypting the digital signature using the second key with a computed unique code derived from the second key, the human identifier, and the transaction data.

33. (New) The system of claim 32, further including smart card input/output device for reading and/or writing data representing secure endorsed transactions from and/or to smart cards.

34. (New) The system of claim 33, further comprising:

means for receiving signals from the smart card device indicating the insertion of a smart card.

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35. (New) The system of claim 33, wherein the smart card input/output device includes:

means for acquiring card data from a smart card for inclusion in a secure endorsed transaction.

36. (New) The system of claim 33, wherein the smart card input/output device includes:

means for dispatching data representing a secure endorsed transaction to a smart card.

37. (New) The system of claim 32, further comprising:

a biometric input device for receiving signals representing the human identifier that uniquely identifies a human being.

38. (New) The system of claim 32, further comprising:

means for receiving the first key.

39. (New) The system of claim 32, further comprising:

means for receiving the second key.

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